

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Deborah Collins
 Debtor

Case No. 18-15957-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
 Form ID: 309A

Page 1 of 1
 Total Noticed: 16

Date Rcvd: Oct 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2018.

db +Deborah Collins, 504 Foster Drive, Springfield, PA 19064-1740
 14211552 ARS National Services/Capital One, Po Box 4690246, Escondido, CA 92046
 14211549 +Creidt Collections Services, 725 Canton Street, Norwood, MA 02062-2679
 14211547 +Fuseller & Associates, 637 Presidential Drive, Richardson, TX 75081-2928
 14211551 +Radius/First Premier, PO Box 390846, Minneapolis, MN 55439-0846
 14211545 +Select Portfolio Systems, Po Box 65250, Salt Lake City, UT 84165-0250
 14211548 +Zoomli, PPO Box 526031, Salt Lake City, UT 84152-6031
 14199781 +Zoomli LLC, PO Box 526037, Salt Lake City, UT 84152-6037

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: thelawofficeofdianebar@yahoo.com Oct 13 2018 02:43:33 DIANE E. BARR,
 The Law Office of Diane E. Barr, 24 Veterans Square, Media, PA 19063
 tr EDI: BTPDERSHAW.COM Oct 13 2018 06:38:00 TERRY P. DERSHAW, Dershaw Law Offices,
 P.O. Box 556, Warminster, PA 18974-0632
 smg E-mail/Text: megan.harper@phila.gov Oct 13 2018 02:44:49 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 13 2018 02:44:08
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 13 2018 02:44:40 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Oct 13 2018 02:44:28 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 14211550 +EDI: PRA.COM Oct 13 2018 06:38:00 Portfolio Recovery Associate/Capital One, PO Box 12914,
 Norfolk, VA 23541-0914
 14211546 EDI: TFSR.COM Oct 13 2018 06:38:00 Toyota Financial, Po Box 5855,
 Carol Stream, IL 60197

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2018 at the address(es) listed below:

DIANE E. BARR on behalf of Debtor Deborah Collins thelawofficeofdianebar@yahoo.com,
 dbarrcg@aol.com
 KEVIN G. MCDONALD on behalf of Creditor U.S. Bank NA, successor trustee to Bank of America,
 NA, successor in interest to LaSalle Bank NA, as trustee, on behalf of the holders of the
 Washington Mutual Mortgage Pass-Through Certificates, WMAL bkgroup@kmlawgroup.com
 TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Deborah Collins	Social Security number or ITIN	xxx-xx-7656
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter	7 9/10/18
Case number: 18-15957-amc			

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Deborah Collins	
2. All other names used in the last 8 years	dba The Dress Matters	
3. Address	504 Foster Drive Springfield, PA 19064	
4. Debtor's attorney Name and address	DIANE E. BARR The Law Office of Diane E. Barr 24 Veterans Square Media, PA 19063	Contact phone 610-744-2518 Email: thelawofficeofdianebar@yahoo.com
5. Bankruptcy trustee Name and address	TERRY P. DERSHAW Dershaw Law Offices P.O. Box 556 Warminster, PA 18974-0632	Contact phone (484) 897-0341 Email: td@ix.netcom.com

For more information, see page 2 >

Debtor **Deborah Collins**Case number **18-15957-amc**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M. Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 10/12/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 7, 2018 at 11:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the U.S. Trustee, Meeting Room, Suite 501, 833 Chestnut Street, Philadelphia, PA 19107
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 1/6/19 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	